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**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

12/15/22 2:32 pm

CLERK

U.S. BANKRUPTCY  
COURT - WDPA

In re:	:	Case No.:	18-24721-GLT
	:	Chapter:	13
Curtis S. Anderson	:		
	:		
	:	Date:	12/14/2022
<i>Debtor(s).</i>	:	Time:	10:00

**PROCEEDING MEMO**

**MATTER:**

#118 Debtor's Objection to the Notice of Mortgage Payment Change of CSMC 2022-JR1 Trust c/o SPS, Inc.  
 #120 Response filed by CSMS 2022-JR1 Trust c/o SPCS, Inc.

**APPEARANCES:**

Debtor:	Andrew Pratt
CSMC:	Sarah McCaffery, Thomas Dyer

**NOTES:** [10:07]

Court: Why is this mortgage rate increase over an above what is provided for? Need to point to where the inconsistency is in the objection. An objection must be more specific and reference either applicable law or specific provisions within the loan documents. Not sufficient information here.

McCaffery: Original interest rate for note is 4.55% and it was provided that the interest rate max is 12.55%. They are within this range.

Court: Concern about loan modification review completed in 9 days over the Thanksgiving holiday.

**OUTCOME:**

1) For the reasons stated on the record, *Debtor's Objection to the Notice of Mortgage Payment Change of CSMC 2022-JR1 Trust c/o SPS, Inc.* [Dkt. No. 118] is DENIED without prejudice. [Text order].

**DATED:** 12/14/2022